

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

PATRICK L. EDWARDS and)	
TERESA K. EDWARDS,)	
)	
Plaintiffs,)	
)	CIVIL ACTION NO.
v.)	2:18cv55-MHT
)	(WO)
U.S. BANK NATIONAL)	
ASSOCIATION, et al.,)	
)	
Defendants.)	

OPINION

Plaintiff filed this lawsuit asserting claims under state law and the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692p. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that plaintiff's case be dismissed with prejudice due to the passage of the statute of limitations on the federal claim and lack of subject-matter jurisdiction on the state-law claims. There are no objections to the recommendation. After an independent and de novo review of the record, the court concludes that the magistrate judge's

recommendation should be adopted, except that the dismissal of the state law claims will be without prejudice.

An appropriate judgment will be entered.

DONE, this the 24th day of September, 2019.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE